1   **ABSTRACT**

2   A method and system for auctioning bad debts utilizing an

3   assorting arrangement based on the geographic location where

4   jurisdiction is present over the debtor. Clients in the public

5   may remotely access and participate in an online auction forum

6   for the purpose of buying bad debts. Bad debts may be classified

7   into a designated location bidding site database that relates to

8   a particular geographic location. A designated location bidding

9   site that that is related to the same geographic location as that

10   of the database may rotatively display bad debts for buyers

11   wishing to view or bid on them. In this manner, creditors may

12   sell bad debts they own by being able to easily and more

13   effectively, locate buyers who are situated in or near a

14   territorial location that has jurisdiction over the debtor.